

## IN THE CLAIMS:

Please amend the claims to have the status and content indicated in the following listing of claims, wherein any cancellation of claims is made *without prejudice*:

1. (cancelled)
2. (currently amended) Installation according to claim 1, 29, wherein the processor is equipped to:
  - calculate, in step (d), a cumulative inflation cover value  $CAP_i$  for the coupon value CV from ~~the~~ a start year to year i;
  - calculate, in step (e), a cumulative cash value  $P_i$  of the cumulative inflation cover value  $CAP_i$  for the coupon value CV from the start year to year i;
  - present to the user, in step (f), the purchase price at which the cumulative inflation cover value  $CAP_i$  for the coupon value CV can be purchased.

3. (currently amended) Installation according to claim 1, 2, wherein the processor is equipped to:
  - calculate a future index  $I_x$  in a year x as follows:

$$I_x = \prod_{i=1}^x (1 + \text{inf}_i)$$

- calculate the cumulative inflation cover value  $CAP_x$  in year x as follows: and

$$CAP_x = CV \cdot \sum_{i=1}^x (I_i - 1)$$

- calculate the cumulative cash value  $P_x$  in year x as follows:

$$P_x = CV \cdot \sum_{i=1}^x \frac{(I_i - 1)}{(1 + \text{int}_i)^i}$$

4. (currently amended) Installation according to Claim 1, 26, wherein the coupon value relates to an income-producing real property and calculation of the purchase price also takes account of at least one of the following parameters: risk of property standing empty and expected inflation elsewhere.

5. (currently amended) Installation according to Claim 1, 29, wherein the future index data are determined on the basis of at least one price index total from the following series:

- all households;
- all households derived;
- employees, low;
- employees, low derived;
- employees, high;
- employees, high derived.

6. (currently amended) Installation according to Claim 1, 26, wherein the purchase price is offered to the user in the form of an inflation coupon ~~by means of which~~ providing cover against inflation ~~is obtained~~ in at least one of the following regions: Europe, the UK, the USA and Japan.

7. (currently amended) Installation according to Claim 1, 26, wherein the currency of the coupon value for a territory provides cover against inflation in that territory.

8. (currently amended) Installation according to Claim 1, 26, wherein the currency of the coupon value for a territory provides cover against inflation in another territory.

9. (currently amended) Installation according to Claim 1, 26, wherein data relating to at least one of the following ~~groups of data~~ categories are stored in the at least one memory:

- user profiles;
- outstanding purchase orders and orders for sale;
- active orders;
- log of purchase orders, orders for sale and lapsed orders;
- log of user activities.

10. (currently amended) Installation according to Claim 1, 26, wherein the computer installation ~~is a computer installation with which~~ can communicate with other computer set-ups ~~are able to communicate~~ devices via a telecommunications system.

11. (previously presented) Installation according to claim 10, wherein the telecommunication system is the Internet.

12. (cancelled)

13. (currently amended) Method according to claim ~~12~~, ~~wherein the method performs~~ 32 comprising the following steps:

- calculation, in step (d), of a cumulative inflation cover value  $CAP_i$  for the coupon value CV from the start year to year i;
- calculation, in step (e), of a cumulative cash value  $P_i$  of the cumulative inflation cover value  $CAP_i$  for the coupon value CV from the start year to year i;
- ~~to presentation~~ presentation to the user, in step (f), of the purchase price at which the cumulative inflation cover value  $CAP_i$  for the coupon value CV can be purchased.

14. (currently amended) Method according to claim ~~12~~, 32, comprising the following steps:

- calculation of a future index  $I_x$  in a year x as follows:

$$I_x = \prod_{i=1}^x (1 + \text{inf}_i)$$

- calculation of the cumulative inflation cover value  $CAP_x$  in year x as follows:

$$CAP_x = CV \cdot \sum_{i=1}^x (I_i - 1)$$

- calculation of the cumulative cash value  $P_x$  in year x as follows:

$$P_x = CV \cdot \sum_{i=1}^x \frac{(I_i - 1)}{(1 + \text{int}_i)^i}$$

15. (currently amended) Method according to Claim ~~12~~, 30 wherein calculation of the purchase price also takes account of at least one of the following parameters: risk of property standing empty and expected inflation elsewhere.

16. (currently amended) Method according to Claim ~~12~~, 30 wherein the future index data are determined on the basis of at least one price index total selected from the following series:

- all households;
- all households derived;
- employees, low;
- employees, low derived;
- employees, high;
- employees, high derived.

17. (currently amended) Method according to Claim ~~12~~, 30 ~~wherein~~ comprising offering the purchase price ~~is offered~~ to the user in the form of an inflation coupon ~~by means of which~~ providing cover against inflation ~~is obtained~~ in at least one of the following regions: Europe, the UK, the USA and Japan.

18. (currently amended) Method according to Claim ~~12~~, 30 wherein the currency of the coupon value for a territory provides cover against inflation in that territory.

19. (currently amended) Method according to Claim ~~12~~, 30 wherein the currency of the coupon value for a territory provides cover against inflation in another territory.

20. (currently amended) Method according to Claim ~~12~~, 30 wherein data relating to at least one of the following ~~groups of data~~ categories are stored in the at least one memory:

- user profiles;
- outstanding purchase orders and orders for sale;
- active orders;
- log of purchase orders, orders for sale and lapsed orders;
- log of user activities.

21. (currently amended) Method according to Claim ~~12~~, 30 wherein the computer installation is ~~a computer installation with which~~ can communicate with other computer set-ups ~~are able to~~ communicate devices via a telecommunications system.

22. (currently amended) Method according to Claim 12, 30 wherein the telecommunications system is the Internet.

23. (currently amended) Computer program product that can be loaded on a computer installation for supporting a financial transaction, which computer installation comprises at least one memory and a processor connected ~~thereto~~, with the at least one memory and which processor can perform the following steps after the computer program product has been loaded on the computer installation:

- a) storage of future index data  $I_i$ , where  $i = 1, 2, \dots, x, \dots$ , in the at least one memory, each future index  $I_i$  being defined as the anticipated factor by which, in a year  $i$ , goods will have become more expensive as a consequence of inflation, compared with a predetermined start year;
- b) storage of future interest rates  $int_i$ , where  $i = 1, 2, \dots, x, \dots$ , in the at least one memory, each interest rate  $int_i$  being defined as the interest to be anticipated in year  $i$ ;
- c) receipt of a desired coupon value CV from a user, said coupon value being a value of money, for which a user wants to be covered against future inflation;
- d) calculation of at least one future annual inflation value  $inf_i$ , where  $i = 1, 2, \dots, x, \dots$ , for the coupon value CV in year  $i$  making use of the coupon value CV and of the future index data  $I_i$ ;
- e) calculation of a cash value of the at least one future annual inflation value  $inf_i$  for the coupon value CV in year  $i$  making use of the coupon value CV, the future index data  $I_i$  and the interest rates  $int_i$ ;
- f) presentation of a purchase price to the user at which the at least one future annual inflation value  $inf_i$  for the coupon value CV, or a portion thereof, can be purchased; and
- g) the program enables the processor to track trading in the at least one future annual inflation value;

wherein the at least one future annual inflation value comprises an asset.

24. (previously presented) Data carrier provided with a computer program product according to claim 23.

25. (cancelled)

26. (new ) A computerized installation for supporting a financial transaction, the installation comprising at least one memory, a program stored in the at least one memory and a processor connected to the at least one memory, the processor being capable of performing the following steps under the control of the program:

- a) storage of estimated future inflation data, optionally future inflation index data, in the at least one memory;
- b) storage of estimated future interest rate data;
- c) receiving from a user a coupon value to be covered against future inflation;
- d) employing the coupon value and the estimated future inflation data to calculate at least one future inflation-related adjustment of the coupon value for a future year;
- e) employing the coupon value, the future inflation data and the estimated future interest rate data to calculate a current cash value of the at least one future inflation-related adjustment of the coupon value; and
- f) presentation to the user of the computerized installation of a purchase price derived from the current cash value for purchasing the at least one future inflation-related adjustment of the coupon value or of a portion of the coupon value.

27. (new) A computer installation according to claim 26 wherein the program enables the processor to track the sale to a purchaser of the inflation-related coupon value adjustment for the derived purchase price.

28. (new) A computer installation according to claim 26 wherein the inflation-related coupon value adjustment comprises an asset, the inflation-related coupon value adjustment is tradable and the program enables the processor to track trading in the inflation-related coupon value adjustment.

29. (new) A computer installation according to claim 26 wherein:

- i) the estimated future inflation data are representable as future inflation index data  $I_i$ , where  $i = 1, 2, \dots, x, \dots$ , each future index  $I_i$  are defined as the anticipated factor by

which, in a year  $i$ , products will have become more expensive as a consequence of inflation, compared with a predetermined start year;

- ii) the future interest rate data are representable as  $int_i$ , where  $i = 1, 2, \dots, x, \dots$  in the at least one memory, each interest rate  $int_i$  being defined as the interest to be anticipated in year  $i$ ;
- iii) the coupon is representable as  $CV$ ;
- iv) the future annual inflation-related adjustment is representable as  $inf_i$ , where  $i = 1, 2, \dots, x, \dots$ , and is calculated for the coupon value  $CV$  in year  $I$ ; and
- v) the calculated cash value of the future annual inflation-related adjustment  $inf_i$  is calculated for the coupon value  $CV$  in year  $i$  employing the coupon value  $CV$ , the future index data  $I_i$  and the interest rates  $int_i$ .

30. (new ) A method for supporting a financial transaction employing a computerized installation comprising at least one memory, a program stored in the at least one memory and a processor connected to the at least one memory, the method comprising performing the following steps on the computerized installation:

- a) storage of estimated future inflation data, optionally future inflation index data, in the at least one memory;
- b) storage of estimated future interest rate data;
- c) receiving from a user a coupon value to be covered against future inflation;
- d) employing the coupon value and the estimated future inflation data to calculate at least one future inflation-related adjustment of the coupon value or a portion of the coupon value for a future year wherein said inflation-related adjustment provides inflation cover for the coupon value;
- e) employing the coupon value, the future inflation data and the estimated future interest rate data to calculate a current cash value of the inflation cover; and
- f) presentation to the user of a purchase price derived from the current cash value for purchasing the inflation cover or;

wherein the inflation cover comprises an asset and the method further comprises trading in the inflation cover.

31. (new) A method of conducting a financial transaction supported by a method according to claim 30 comprising selling the inflation-related adjustment to a purchaser at the derived purchase price.

32. (new) A method according to claim 30 wherein:

- i) the estimated future inflation data are representable as future inflation index data  $I_i$ , where  $i = 1, 2, \dots, x, \dots$ , each future index  $I_i$  are defined as the anticipated factor by which, in a year  $i$ , products will have become more expensive as a consequence of inflation, compared with a predetermined start year;
- ii) the future interest rate data are representable as  $int_i$ , where  $i = 1, 2, \dots, x, \dots$  in the at least one memory, each interest rate  $int_i$  being defined as the interest to be anticipated in year  $i$ ;
- iii) the coupon is representable as CV;
- iv) the future annual inflation-related adjustment is representable as  $inf_i$ , where  $i = 1, 2, \dots, x, \dots$ , and is calculated for the coupon value CV in year  $I_i$  and
- v) the calculated cash value of the future annual inflation-related adjustment  $inf_i$  is calculated for the coupon value CV in year  $i$  employing the coupon value CV, the future index data  $I_i$  and the interest rates  $int_i$ .

33. (new) A method for conducting a financial transaction comprising the following steps:

- a) calculating a future inflation-related incremental value for a commercial product subject to inflation from future index data;
- b) calculating a current cash value of the inflation-related incremental value for the commercial product employing anticipated interest rate data;
- c) generating a purchase price for purchasing the inflation-related incremental value or a portion of the inflation-related incremental value; and
- d) selling the inflation-related incremental value to a purchaser at the purchase price generated.



34. (new) A method of effecting a financial transaction between a property-owning entity and a participating inflation trader, wherein the property-owning entity owns rental property yielding a rental income subject to an inflation-related rental increase, the method comprising:

- a) the property-owning entity selling the rental property to the participating inflation trader at a purchase price paid by the inflation trader to the property-owning entity;
- b) the inflation trader separating the rental income into an inflation-related rental increase and a base rental price, the base rental price optionally being a fixed price, and selling the inflation-related rental increase to a third party; and
- c) the third party buying the inflation-related rental increase from the inflation trader for a cash payment, in which the value of the cash payment is based on a computer-implemented calculation of the inflation-related rental increase from future index data.

35. (new) A method according to claim 34 wherein the inflation trader buys the cumulative inflation-related rental increase over a period, optionally 30 years.

36. A method according to claim 34 wherein:

- d) the property-owning entity comprises a pension fund having a liability to make periodic pension payments.

37. (new) A method according to claim 34 wherein the cash payment is an upfront payment.